

Information to identify the case:

Debtor 1	<u>Bradley C. Eaton</u>	Social Security number or ITIN	xxx-xx-6541
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debbie A. Eaton</u>	Social Security number or ITIN	xxx-xx-1672
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-10158-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bradley C. Eaton
dba B&J Snow Removal

Debbie A. Eaton

7/17/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bradley C. Eaton
Debbie A. Eaton
Debtors

Case No. 19-10158-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 17, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley C. Eaton, Debbie A. Eaton, 321 W. Townhall Road, Waterford, PA 16441-4225
15014325	Capital One Bank USA NA, POB 0281, Salt Lake City, UT 84130
15014327	Clarity Finance, 8 Kennebasis Road, Princeton, ME 04668
14998462	Craig Harrison Fox, Esquire, One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
15014341	+ Leopold & Associates, PLLC, 80 BUSINESS PARK DRIVE #110, ARMONK, NY 10504-1704
15014348	+ Roundpoint Mortgage Servicing Corporation, P.O. Box 674150, Dallas, TX 75267-4150
15014349	SYNCB/Car Care, POB 965036, 4125 Windward Plaza, Orlando, FL 32986
15014350	SYNCB/Care Credit, POB 965035, Orlando, FL 32986
15014351	+ Summit Storage Center, 8971 Peach Street, Waterford, PA 16441-4019
15014355	+ Webloan, 1920 Main Street, Suite 300, Irvine, CA 92614-7279

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ EDI: QRSHEARER.COM	Jul 18 2024 03:55:00	Robert Shearer, Post Office Box 44, Manchester, PA 17345-0044
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Jul 18 2024 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: AIS.COM	Jul 18 2024 03:55:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15014321	+ EDI: TSYS2	Jul 18 2024 03:55:00	Barclays Bank Delaware, POB 8803, Attn: Credit Bureau, Wilmington, DE 19899-8803
15014322	+ EDI: CITICORP	Jul 18 2024 03:55:00	Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497
15014323	EDI: CAPITALONE.COM		

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Jul 17, 2024

Form ID: 3180W

Total Noticed: 58

		Jul 18 2024 03:55:00	Capital One Bank USA NA, POB 85015, Richmond, VA 23285
15028898	EDI: CAPITALONE.COM	Jul 18 2024 03:55:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15014324	+ EDI: CAPITALONE.COM	Jul 18 2024 03:55:00	Capital One Bank USA NA, POB 30281, Salt Lake City, UT 84130-0281
15014326	^ MEBN	Jul 18 2024 00:02:48	Century Support Services, 2000 Commerce Loop, Suite 2111, Banco Business Park, Irwin, PA 15642-8113
15014328	+ EDI: WFNNB.COM	Jul 18 2024 03:55:00	Comenity Bank/JSSCLNDN, POB 182789, Columbus, OH 43218-2789
15029162	+ EDI: CBS7AVE	Jul 18 2024 03:55:00	Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014330	+ Email/PDF: creditonebknofications@resurgent.com	Jul 18 2024 00:35:21	Credit One Bank, 6801 S Cimarron Boulevard, Las Vegas, NV 89113-2273
15014333	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 18 2024 00:22:00	Fifth Third Bank, 5050 Kingsley Drive, M/D 1MOCOP, Cincinnati, OH 45263
15014335	Email/Text: BNSFN@capitalsvcs.com	Jul 18 2024 00:20:00	First National Credit Card CMC, 500 E. 60th Street N, Attn: Credit Manager, Sioux Falls, SD 57104
15014331	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	FNB Omaha, POB 3412, Omaha, NE 68197
15014332	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	FNB of Omaha, POB 3412, Omaha, NE 68197
15014334	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	First National Bank of Omaha, 1620 Dodge Street, STOP 3105, Omaha, NE 68197
15014336	Email/Text: BNSFS@capitalsvcs.com	Jul 18 2024 00:20:00	First Savings Credit Card, 500 E. 60th Street N, Attn: Credit Manager, Sioux Falls, SD 57014
15014337	Email/Text: bk@freedomfinancialnetwork.com	Jul 18 2024 00:20:00	Freedom Financial, 4940 S. Wendler Drive, Suite 210, Tempe, AZ 85282
15017709	Email/Text: bk@freedomfinancialnetwork.com	Jul 18 2024 00:20:00	Freedom Financial, POBox 2340, Phoenix, AZ 85002-2340
15007549	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 18 2024 00:20:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15030535	^ MEBN	Jul 18 2024 00:01:45	First National Bank of Omaha, c/o BQ & Associates, PC LLO, 14211 Arbor St, Ste 100, Omaha, NE 68144-2312
15323563	Email/Text: Bankruptcy@Freedommortgage.com	Jul 18 2024 00:20:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15014338	+ Email/Text: bankruptcy@huntington.com	Jul 18 2024 00:21:00	Huntington National Bank, P.O.B. 1558, Dept. EAW25, Columbus, OH 43216-1558
15014339	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 18 2024 00:22:00	Key Bank NA, 4910 Tiedeman Road, Mailcode: OH-01-51-0562, Brooklyn, OH 44144-2338
15040569	Email/PDF: resurgentbknofications@resurgent.com	Jul 18 2024 00:33:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15014340	+ EDI: LENDNGCLUB	Jul 18 2024 03:55:00	Lending Club Corporation, 71 Stevenson Place, Ste. 300, San Francisco, CA 94105-2985
15013671	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:35:17	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15014342	^ MEBN	Jul 18 2024 00:01:37	Mariner Finance LLC, 5802 E. Virginia Beach Boulevard, Suite 121, Norfolk, VA 23502-2483
15014343	+ Email/Text: bankruptcy@marinerfinance.com	Jul 18 2024 00:20:00	Mariner Finance, LLC, 8211 Town Center Drive,

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Jul 17, 2024

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Total Noticed: 58

			Nottingham, MD 21236-5904
15029163	+ EDI: CBSMASON	Jul 18 2024 03:55:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014344	+ EDI: CBSMASON	Jul 18 2024 03:55:00	Mason Easy Pay, POB 2808, Monroe, WI 53566-8008
15014345	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 18 2024 00:34:21	Merrick Bank, POB 9201, Old Bethpage, NY 11804-9001
15014346	+ Email/Text: mail@ldf-holdings.com	Jul 18 2024 00:21:00	Mitigi Capital, POB 301, Lac Du Flambeau, WI 54538-0301
15014347	+ EDI: AGFINANCE.COM	Jul 18 2024 03:55:00	One Main, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
15043517	EDI: PRA.COM	Jul 18 2024 03:55:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15040264	EDI: Q3G.COM	Jul 18 2024 03:55:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15045397	^ MEBN	Jul 18 2024 00:01:57	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd,Buildings 6 & 8, Charlotte, NC 28217-1932
14998979	+ EDI: AIS.COM	Jul 18 2024 03:55:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
15044779	+ Email/Text: bncmail@w-legal.com	Jul 18 2024 00:22:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15014352	+ EDI: WTRRN BANK.COM	Jul 18 2024 03:55:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
15020491	+ Email/Text: bankruptcy@huntington.com	Jul 18 2024 00:21:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15029164	+ EDI: CBS7AVE	Jul 18 2024 03:55:00	The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15014353	+ EDI: USAA.COM	Jul 18 2024 03:55:00	USAA Savings Bank, POB 33009, San Antonio, TX 78265-3009
15014354	+ Email/Text: jsprentz@urc.com	Jul 18 2024 00:22:00	United Refining Company, POB 599, Warren, PA 16365-0599
15037603	EDI: AIS.COM	Jul 18 2024 03:55:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Fifth Third Bank
cr		ROUNDPOINT MORTGAGE SERVICING CORPORATION
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15014329	*	Craig Harrison Fox, Esquire, One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
15043402	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

TOTAL: 3 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Jul 17, 2024

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation brian+ecf@briannicholas.com mcallaecf@ecf.courtdrive.com
Christopher M. McMonagle	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Fifth Third Bank kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Shearer	on behalf of Joint Debtor Debbie A. Eaton information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Robert Shearer	on behalf of Debtor Bradley C. Eaton information@robertshearer.com rshearer@ecf.axosfs.com;rspclaw@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 10